

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
David Balderson  
Cherie Balderson  
Debtors

Case No. 15-02783-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Apr 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2020.

db/jdb +David Balderson, Cherie Balderson, 34 S. Broad St, New Freedom, PA 17349-7917  
4664989 +Balderson Cherie, 34 S Broad St, New Freedom, PA 17349-7917  
4664988 +Balderson David, 34 S Broad St, New Freedom, PA 17349-7917  
4664993 +Bank Of America, PO Box 45144, Jacksonville, FL 32232-5144  
4688423 Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186  
4676197 +First Financial Federal Credit Union Att:ERG, 1190 W Northern Parkway, #124,  
Baltimore, MD 21210-1467  
4664996 Ford Credit, PO Box 5420000, Omaha, NE 68154  
4673507 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
4665000 Manufactures & Trade, Ms 501-34 Dorothy Davis 499 Mitchell St, Millsboro, DE 19966-9408  
4665002 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: WFFC.COM Apr 16 2020 23:28:00 WELLS FARGO HOME MORTGAGE, LLC, MAC X7801-014,  
3476 Stateview Blvd., Fort Mill, SC 29715-7203  
4664991 +EDI: BANKAMER.COM Apr 16 2020 23:28:00 Bank Of America, PO Box 15220,  
Wilmington, DE 19886-5220  
4664992 +EDI: BANKAMER.COM Apr 16 2020 23:28:00 Bank Of America,  
Bldg 600 Fl-900-02-15 9000 Southside Blv, Jacksonville, FL 32256-6705  
4692687 EDI: BL-BECKET.COM Apr 16 2020 23:28:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4678852 EDI: FORD.COM Apr 16 2020 23:28:00 Ford Motor Credit Company LLC, Dept 55953,  
P O Box 55000, Detroit Mi, 48255-0953  
4664994 +E-mail/Text: dstewart@firstfinancial.org Apr 16 2020 19:47:45  
First Financial Federal Credit Union, 1215 York Rd, Lutherville Timonium, MD 21093-6207  
4664995 E-mail/Text: dstewart@firstfinancial.org Apr 16 2020 19:47:45  
First Financial Federal Credit Union, 1215 York Rd, Lutherville, MD 21093-6207  
4664997 +E-mail/Text: bncnotices@becket-lee.com Apr 16 2020 19:47:26 Kohls Department Store,  
PO Box 3115, Milwaukee, WI 53201-3115  
4664999 E-mail/Text: camanagement@mtb.com Apr 16 2020 19:47:33 M & T Bank, 69 E Forrest Ave,  
Shrewsbury, PA 17361-1402  
4664998 E-mail/Text: camanagement@mtb.com Apr 16 2020 19:47:33 M & T Bank,  
PO Box 900 Attn: Cbd Team, Millsboro, DE 19966  
4706295 EDI: PRA.COM Apr 16 2020 23:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4665003 +EDI: SEARS.COM Apr 16 2020 23:28:00 Sears/CBNA, PO Box 183082, Columbus, OH 43218-3082  
4665001 EDI: SEARS.COM Apr 16 2020 23:28:00 Sears/CBNA, PO Box 6282,  
Sioux Falls, SD 57117-6282  
4665004 EDI: CITICORP.COM Apr 16 2020 23:28:00 The Home Depot/CBNA, PO Box 6497,  
Sioux Falls, SD 57117-6497  
4702850 +EDI: WFFC.COM Apr 16 2020 23:28:00 WELLS FARGO BANK, N.A.,  
ATTENTION: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BOULEVARD,  
FORT MILL, SC 29715-7203  
4665006 +EDI: WFFC.COM Apr 16 2020 23:28:00 Wells Fargo Home Mortgage, PO Box 10335,  
Des Moines, IA 50306-0335  
4665005 EDI: WFFC.COM Apr 16 2020 23:28:00 Wells Fargo Home Mortgage, PO Box 14411,  
Des Moines, IA 50306-3411  
4665007 +E-mail/Text: kcm@yafb.com Apr 16 2020 19:47:22 York Adams Tax Bureau,  
PO Box 15627 1405 N Duke St, York, PA 17405-0156

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4664990 ##+DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1173

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com  
Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,  
229ecf@glpoc.comcastbiz.net  
James Warmbrodt on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com  
Joseph P Schalk on behalf of Creditor Wells Fargo Bank NA jschalk@barley.com,  
sromig@barley.com  
Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Keith B DeArmond on behalf of Debtor 2 Cherie Balderson general.dearmondlaw@gmail.com,  
G10924@notify.cincompass.com  
Keith B DeArmond on behalf of Debtor 1 David Balderson general.dearmondlaw@gmail.com,  
G10924@notify.cincompass.com  
Thomas I Puleo on behalf of Creditor Bank of America, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>David Balderson</u>	Social Security number or ITIN	xxx-xx-1860
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2 (Spouse, if filing)	<u>Cherie Balderson</u>	Social Security number or ITIN	xxx-xx-1499
	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-02783-HWV			

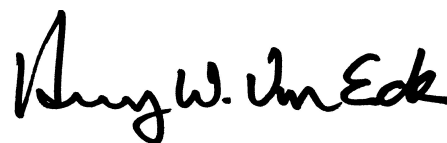
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Balderson

Cherie Balderson

**By the  
court:**4/16/20

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Tonia Wilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**